## Case 17-14195 Doc 1 Filed 11/10/17 Entered 11/10/17 09:50:50 Desc Main Document Page 1 of 45

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF MASSACHUSETTS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued ure identification (for nple, your driver's use or passport).	Jose First name  Rafael  Middle name	First name  Middle name
	iden	g your picture tification to your ting with the trustee.	Vazquez, Jr Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ide your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer tiffication number	xxx-xx-6523	

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Debtor 1 Jose Rafael Vazquez, Jr

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	☐ I have not used any business name or EINs.  DBA Jose Vazquez Cofresi  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs			
5.	Where you live	2 Worcester St Unit 1	If Debtor 2 lives at a different address:			
		Taunton, MA 02780  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Bristol	County			
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Jose Rafael Vazquez, Jr

ar	t 2: Tell the Court About	Your E	3ankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see Notice Required by page 1 and check the appropria	v 11 U.S.C. § 342(b) for Individuals Filing for Bankrup ate box.	otcy	
	choosing to file under	■ Chapter 7 □ Chapter 11						
			Chapter 12					
			Chapter 13					
3.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subr	ically, if you are paying the fee y	ck with the clerk's office in your local court for more of yourself, you may pay with cash, cashier's check, or not half, your attorney may pay with a credit card or check.	money	
					allments. If you choose this opt s (Official Form 103A).	ion, sign and attach the Application for Individuals to	Pay	
			I request tha	t my fee be wa	ived (You may request this option	on only if you are filing for Chapter 7. By law, a judge		
						our income is less than 150% of the official poverty lin installments). If you choose this option, you must f		
			the Application	on to Have the C	Chapter 7 Filing Fee Waived (Off	icial Form 103B) and file it with your petition.		
_	Have very Clark for							
1.	Have you filed for bankruptcy within the	■ N	0.					
	last 8 years?	☐ Y	es.					
			District			Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being	■ N	0					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?		o. Go to l	ine 12.				
	Toolaging T	■ Y	es. Has yo	our landlord obta	nined an eviction judgment again	st you and do you want to stay in your residence?		
				No. Go to line	12.			
Yes. Fill out <i>Initial Statement About a</i> bankruptcy petition.						Judgment Against You (Form 101A) and file it with t	his	

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Debtor 1 Jose Rafael Vazquez, Jr

Debtor 1 Jose Rafael Vazquez, Jr

Case number (if known)

ar	3: Report About Any Bu	sinesses	You Own	as a Sole Proprietor
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.
		☐ Yes.	Name	and location of business
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State & ZIP Code
	it to this petition.		Checi	the appropriate box to describe your business:
				Health Care Business (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as defined in 11 U.S.C. § 101(53A))
				Commodity Broker (as defined in 11 U.S.C. § 101(6))
				None of the above
Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you m				
	For a definition of small	■ No.	I am r	ot filing under Chapter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code.	ling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	ling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
ar	4: Report if You Own or	Have Any	Hazardo	us Property or Any Property That Needs Immediate Attention
14.	Do you own or have any	■ No.		
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	Yes.	What is	the hazard?
	public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?
				Number, Street, City, State & Zip Code

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Debtor 1 Jose Rafael Vazquez, Jr

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

## ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1		Case number (if know	wn)
First Name Middle Nar	me Lasi Name		
Part 6: Answer These Que	estions for Reporting Purpo	ses	
16. What kind of debts do	16a. Are your debts prima as "incurred by an individ	arily consumer debts? Consumer debt ual primarily for a personal, family, or hous	ts are defined in 11 U.S.C. § 101(8) sehold purpose."
you have?	<ul><li>■ No. Go to line 16b.</li><li>□ Yes. Go to line 17.</li></ul>		
	16b. <b>Are your debts prima</b> money for a business or i	arily business debts? Business debts anvestment or through the operation of the	are debts that you incurred to obtain business or investment.
	No. Go to line 16c. Yes. Go to line 17.		
	16c. State the type of debts yo	ou owe that are not consumer debts or bus	siness debts.
17. Are you filing under Chapter 7?	☐ No. I am not filing under C	Chapter 7. Go to line 18.	
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expens  No	oter 7. Do you estimate that after any exen ses are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?
18. How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	correct.  If I have chosen to file under C	and I declare under penalty of perjury that Chapter 7, I am aware that I may proceed, I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13
	this document, I have obtained	nd I did not pay or agree to pay someone d and read the notice required by 11 U.S.C	C. § 342(b).
	I understand making a false st	sult in fines up to \$250,000, or imprisonme, and 3571.	money or property by fraud in connection
	Executed on 10 31	2017 Executed	d on

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Debtor 1		Case number (if known)_	
First Name Middle Nam	e Last Name		
For your attorney, if you are represented by one  If you are not represented by an attorney, you do not	I, the attorney for the debtor(s) named to proceed under Chapter 7, 11, 12, o available under each chapter for which the notice required by 11 U.S.C. § 342 knowledge after an inquiry that the infe	r 13 of title 11, United States Code, a h the person is eligible. I also certify t 2(b) and, in a case in which § 707(b)(-	formed the debtor(s) about eligibility nd have explained the relief that I have delivered to the debtor(s) 4)(D) applies, certify that I have no
need to file this page.	Signature of Attorney for Debtor	Date	10 31 2017 MM / DD /YYYY
	William C. Parks Printed name  Parks Law Offices Firm name  100 State St Number Street  Suite 900		
	Boston City	MA State	02109 ZIP Code
	Contact phone <u>(617) 523-0712</u>	Email addres	s will@wparkslaw.com
	679820 Bar number	MA State	_

TO THE SERVICE OF ANY DESCRIPTION OF CONTRACTORS OF THE CONTRACTORS OF

		Docum	ent Page 8 of 45	 
Fill in this infor	mation to identify your	case:		
Debtor 1	Jose Rafael Vazo	uez, Jr		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF MASSAC	CHUSETTS	
Case number (if known)				Check if this is an
				amended filing
O((; : 1 E	4000			

# Official Form 106Sum

## **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

· a	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	12,023.92
	1c. Copy line 63, Total of all property on Schedule A/B	\$	12,023.92
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	605,772.77
	Your total liabilities	\$	605,772.77
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,483.96
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,645.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other scł	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	, family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	s box and s	ubmit this form to

the court with your other schedules.

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Debtor 1	Jose Rafael Vazquez, Jr	
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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	55,082.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	55,082.00

Case 17-14195 Doc 1 Filed 11/10/17 Entered 11/10/17 09:50:50 Desc Main Page 10 of 45 Document Fill in this information to identify your case and this filing: Debtor 1 Jose Rafael Vazquez, Jr Last Name First Name Middle Name Debtor 2 Middle Name First Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No ☐ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No

Schedule A/B: Property

Drawer

Misc household items

Yes. Describe.....

Official Form 106A/B

\$200.00

\$100.00

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Case number (if known)

Debtor 1 Jose Rafael Vazquez, Jr \$100.00 2 sofa beds \$100.00 2 table stands \$100.00 2 chairs \$20.00 Small table \$20.00 2 stands Dining table \$200.00 Sofa \$200.00 Kitchen table \$200.00 Entertainment table / center \$80.00 \$50.00 Coffee table 2 nightstands \$80.00 \$80.00 6 lamps \$100.00 Bed \$200.00 Son's bed 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... Surround system (broken) \$100.00 32" TV \$50.00 32" TV \$50.00 27" TV \$50.00 \$20.00 Laptop

Document Page 12 of 45 Case number (if known) Debtor 1 Jose Rafael Vazquez, Jr Printer \$30.00 Xbox 360 \$30.00 \$100.00 games collection 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ☐ No ■ Yes. Describe..... Art prints \$200.00 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments □ No Yes. Describe..... \$500.00 Pair of congas 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$100.00 Clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$25.00 Samsung wearable sports watch \$100.00 Wedding ring 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... \$0.00 14 yro Jack Russell terrier 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No

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☐ Yes. Give specific information.....

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Case number (if known) Debtor 1 Jose Rafael Vazquez, Jr 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,185.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No ☐ Yes. 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... \$480.21 Bank of America Checking **Bank of America** \$41.20 Savings 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: **IRA Fidelity** \$5,317.51 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others □ No Institution name or individual: Yes. ..... \$3,000.00 rent landlord

Official Form 106A/B

Case 17-14195 Doc 1 Filed 11/10/17 Entered 11/10/17 09:50:50 Desc Main Document Page 14 of 45 Case number (if known) Debtor 1 Jose Rafael Vazquez, Jr 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information..

## 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No

☐ Yes. Describe each claim.......

		ed 11/10/17 ocument	Entered 1: Page 15 of	1/10/17 09:50:50 45	Desc Main
Deb				Case number (if known)	
	Other contingent and unliquidated claims of every  No  Yes. Describe each claim	nature, including	g counterclaims o	of the debtor and rights to	set off claims
25 /	ny financial accets you did not already list				
	No Sing appeiling information				
	Yes. Give specific information				
36.	Add the dollar value of all of your entries from Perfor Part 4. Write that number here	,	,	,	\$8,838.92
Part	Describe Any Business-Related Property You Own o	or Have an Interest I	n. List any real esta	ite in Part 1.	
37. <b>D</b>	o you own or have any legal or equitable interest in any	business-related p	operty?		
	No. Go to Part 6.				
	Yes. Go to line 38.				
Part	Describe Any Farm- and Commercial Fishing-Relate If you own or have an interest in farmland, list it in Part 1		n or Have an Interes	st In.	
46 <b>[</b>	o you own or have any legal or equitable interes	t in any farm- or o	ommercial fishin	g-related property?	
	No. Go to Part 7.			g related property:	
	☐ Yes. Go to line 47.				
Part	Describe All Property You Own or Have an Inte	rest in That You Did	Not List Above		
	To you have other property of any kind you did no Examples: Season tickets, country club membership	ot already list?			
	No				
	Yes. Give specific information				
<b>5</b> 4	Add the dollar value of all of your entries from Page 1	art 7 Write that n	umbor boro		\$0.00
54.	Add the donar value of all of your entries from Fa	art 7. Write that ii	umber nere		<u> </u>
Part	List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$0.00
56. 57.	Part 2: Total vehicles, line 5 Part 3: Total personal and household items, line		\$0.00 \$3,185.00		
58.	Part 4: Total financial assets, line 36		\$8,838.92		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, I	ine 52	\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61	. <u> </u>	\$12,023.92	Copy personal property to	otal <b>\$12,023.92</b>
63.	Total of all property on Schedule A/B. Add line 55	5 + line 62			\$12,023.92

Official Form 106A/B Schedule A/B: Property page 6

Page 16 of 45 Document Fill in this information to identify your case: Debtor 1 Jose Rafael Vazquez, Jr Last Name Middle Name First Name Debtor 2 Middle Name Last Name (Spouse if, filing) First Name United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS Case number (if known) ☐ Check if this is an amended filing

## Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify t	the Property	You Claim :	as Exempt
---------	------------	--------------	-------------	-----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
Copy the value from Check only one box for each exemply Schedule A/B		Check only one box for each exemption.		
Misc household items Line from Schedule A/B: 6.1	\$200.00	\$200.00	NYCPLR § 5205(a)(5)	
Line Holli Schedule A/B. 3.1		☐ 100% of fair market value, up to any applicable statutory limit		
Drawer Line from Schedule A/B: 6.2	\$100.00	<b>\$100.00</b>	NYCPLR § 5205(a)(5)	
Ellie Holli Schedule A/B. V.2		100% of fair market value, up to any applicable statutory limit		
2 sofa beds Line from Schedule A/B: 6.3	\$100.00	<b>\$100.00</b>	NYCPLR § 5205(a)(5)	
Line Horr Schedule A/D. 0.3		100% of fair market value, up to any applicable statutory limit		
2 table stands Line from Schedule A/B: 6.4	\$100.00	<b>\$100.00</b>	NYCPLR § 5205(a)(5)	
Line IIIII Schedule A/B. 3.4		☐ 100% of fair market value, up to any applicable statutory limit		
2 chairs Line from Schedule A/B: 6.5	\$100.00	<b>\$100.00</b>	NYCPLR § 5205(a)(5)	
Line Hotti Schedule AVB. <b>0.3</b>		100% of fair market value, up to		

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Page 17 of 45 Document Debtor 1 Jose Rafael Vazquez, Jr Case number (if known)

Jose Karaer vazquez, Jr			Case number (ii known)	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from		ount of the exemption you claim	Specific laws that allow exemption
	Schedule A/B	Once	only one box for each exemption.	
Small table Line from Schedule A/B: 6.6	\$20.00	•	\$20.00	NYCPLR § 5205(a)(5)
			100% of fair market value, up to any applicable statutory limit	
2 stands Line from Schedule A/B: <b>6.7</b>	\$20.00		\$20.00	NYCPLR § 5205(a)(5)
			100% of fair market value, up to any applicable statutory limit	
Dining table Line from Schedule A/B: 6.8	\$200.00		\$200.00	NYCPLR § 5205(a)(5)
Ellie II olii ochedale A.B. 919			100% of fair market value, up to any applicable statutory limit	
Sofa Line from Schedule A/B: 6.9	\$200.00		\$200.00	NYCPLR § 5205(a)(5)
Ellie II olii ooliloodale 772. Gio			100% of fair market value, up to any applicable statutory limit	
Kitchen table Line from Schedule A/B: 6.10	\$200.00		\$200.00	NYCPLR § 5205(a)(5)
Line II on Schedule A/B. 0.10			100% of fair market value, up to any applicable statutory limit	
Entertainment table / center Line from Schedule A/B: 6.11	\$80.00		\$80.00	NYCPLR § 5205(a)(5)
Ellie II olii oolilooda o 702. o			100% of fair market value, up to any applicable statutory limit	
Coffee table Line from Schedule A/B: 6.12	\$50.00		\$50.00	NYCPLR § 5205(a)(5)
			100% of fair market value, up to any applicable statutory limit	
2 nightstands Line from Schedule A/B: 6.13	\$80.00		\$80.00	NYCPLR § 5205(a)(5)
			100% of fair market value, up to any applicable statutory limit	
6 lamps Line from Schedule A/B: 6.14	\$80.00		\$80.00	NYCPLR § 5205(a)(5)
			100% of fair market value, up to any applicable statutory limit	
Bed Line from Schedule A/B: 6.15	\$100.00		\$100.00	NYCPLR § 5205(a)(5)
			100% of fair market value, up to any applicable statutory limit	
Son's bed Line from Schedule A/B: 6.16	\$200.00		\$200.00	NYCPLR § 5205(a)(5)
			100% of fair market value, up to any applicable statutory limit	
Surround system (broken) Line from Schedule A/B: 7.1	\$100.00	•	\$100.00	NYCPLR § 5205(a)(5)
			100% of fair market value, up to	

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Page 18 of 45 Document Debtor 1 Jose Rafael Vazquez, Jr Case number (if known)

Jose Karaer vazquez, Jr		Case number (ii know	·
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Schedule A/B	Check only one box for each exemption.	
32" TV Line from Schedule A/B: 7.2	\$50.00	<b>\$50.00</b>	NYCPLR § 5205(a)(5)
		□ 100% of fair market value, up to any applicable statutory limit	
32" TV Line from Schedule A/B: 7.3	\$50.00	\$50.00	NYCPLR § 5205(a)(9)
		100% of fair market value, up to any applicable statutory limit	
27" TV Line from Schedule A/B: 7.4	\$50.00	<b>s</b> 50.00	NYCPLR § 5205(a)(9)
Lille IIOIII S <i>Criedule AVB.</i> 7.4		100% of fair market value, up to any applicable statutory limit	
Laptop Line from Schedule A/B: 7.5	\$20.00	\$20.00	NYCPLR § 5205(a)(5)
Line Irom Schedule A.B. 1.3		☐ 100% of fair market value, up to any applicable statutory limit	
Printer Line from Schedule A/B: 7.6	\$30.00	■ \$30.00	NYCPLR § 5205(a)(9)
Line from Scriedule AVB. 7.0		100% of fair market value, up to any applicable statutory limit	-
Xbox 360 Line from Schedule A/B: 7.7	\$30.00	<b>\$30.00</b>	NYCPLR § 5205(a)(9)
Line IIIIII Schedule A.B. 1.1		100% of fair market value, up to any applicable statutory limit	
games collection Line from Schedule A/B: 7.8	\$100.00	\$100.00	NYCPLR § 5205(a)(9)
		100% of fair market value, up to any applicable statutory limit	
Art prints Line from Schedule A/B: 8.1	\$200.00	\$200.00	NYCPLR § 5205(a)(6)
		100% of fair market value, up to any applicable statutory limit	
Pair of congas Line from Schedule A/B: 9.1	\$500.00	\$500.00	NYCPLR § 5205(a)(7)
		☐ 100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$100.00	<b>s</b> 100.00	NYCPLR § 5205(a)(5)
		☐ 100% of fair market value, up to any applicable statutory limit	
Samsung wearable sports watch Line from Schedule A/B: 12.1	\$25.00	\$25.00	NYCPLR § 5205(a)(6)
		☐ 100% of fair market value, up to any applicable statutory limit	
Wedding ring Line from Schedule A/B: 12.2	\$100.00	<b>\$100.00</b>	NYCPLR § 5205(a)(6)
Ello Holli Golloddio 77D. TEIE		☐ 100% of fair market value, up to	

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Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
14 yro Jack Russell terrier Line from Schedule A/R: 13.1	\$0.00		\$0.00	NYCPLR § 5205(a)(9)
Enterior Governo V.D. 1911			100% of fair market value, up to any applicable statutory limit	
Checking: Bank of America	\$480.21		\$480.21	NYCPLR § 5205(a)(9)
Line IIoiii Schedule A.B. 11.1			100% of fair market value, up to any applicable statutory limit	
Savings: Bank of America	\$41.20		\$41.20	NYCPLR § 5205(a)(9)
Line nom Schedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit	
IRA: Fidelity	\$5,317.51		\$5,317.51	NYCPLR § 5205(c)(1) & (2)
Line IIom Schedule A.B. 21.1			100% of fair market value, up to any applicable statutory limit	
rent: landlord	\$3,000.00		\$3,000.00	NYCPLR § 5205(g)
Line nom Schedule A/B. 22.1			100% of fair market value, up to any applicable statutory limit	
			led on or after the date of adjustme	nt.)
_ , , , , ,	red by the exemption w	ithin 1	,215 days before you filed this case	?
□ No				
	14 yro Jack Russell terrier Line from Schedule A/B: 13.1  Checking: Bank of America Line from Schedule A/B: 17.1  Savings: Bank of America Line from Schedule A/B: 17.2  IRA: Fidelity Line from Schedule A/B: 21.1  rent: landlord Line from Schedule A/B: 22.1  Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No  Yes. Did you acquire the property cove	Schedule A/B that lists this property  Copy the value from Schedule A/B  14 yro Jack Russell terrier Line from Schedule A/B: 13.1  Checking: Bank of America Line from Schedule A/B: 17.1  Savings: Bank of America Line from Schedule A/B: 17.2  \$480.21  IRA: Fidelity Line from Schedule A/B: 21.1  rent: landlord Line from Schedule A/B: 22.1  Are you claiming a homestead exemption of more than \$160,37 (Subject to adjustment on 4/01/19 and every 3 years after that for call No  Yes. Did you acquire the property covered by the exemption well no	Schedule A/B that lists this property    Copy the value from Schedule A/B: 13.1	Schedule A/B that lists this property

Fill in this infor	rmation to identify your	case:		
Debtor 1	Jose Rafael Vazo	uez, Jr		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF MASSAC	HUSETTS	
Case number (if known)				☐ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

Document Page 21 of 45 Fill in this information to identify your case: Debtor 1 Jose Rafael Vazquez, Jr Last Name Middle Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. List All of Your NONPRIORITY Unsecured Claims Part 2: 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 American Broadcast Emp Last 4 digits of account number 0009 \$97.00 Nonpriority Creditor's Name Opened 09/04 Last Active 7 Front St # 11 When was the debt incurred? 8/01/17 Rockville Centre, NY 11570 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Deposit Related

Debtor 1 Jose Rafael Vazquez, Jr

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Case number (if know)

4.2	Capital One	Last 4 digits of account number	4222	\$706.00
	Nonpriority Creditor's Name  Attn: General	_	Opened 04/14 Last Active	
	Correspondence/Bankruptcy Po Box 30285	When was the debt incurred?	9/25/17	
	Salt Lake City, UT 84130  Number Street City State Zlp Code	 As of the date you file, the claim i	e. Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim i	s. Offect all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.3	Dept Of Ed/582/nelnet	Last 4 digits of account number	2623	\$7,464.00
	Nonpriority Creditor's Name Attn: Claims/Bankruptcy Po Box 82505	When was the debt incurred?	Opened 02/16 Last Active 10/05/17	
	Lincoln, NE 68501  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	l	
4.4	Dept Of Ed/582/neInet Nonpriority Creditor's Name	Last 4 digits of account number	6723	\$7,254.00
	Attn: Claims/Bankruptcy Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 08/16 Last Active 10/05/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	□ Debts to pension or profit-sharin	g plans, and other similar debts	
	■ No □ Yes	_		
	☐ res	Other. Specify		

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Debtor 1 Jose Rafael Vazquez, Jr Case number (if know) 4.5 Dept Of Ed/582/nelnet Last 4 digits of account number 5625 \$6.779.00 Nonpriority Creditor's Name Attn: Claims/Bankruptcy Opened 03/14 Last Active When was the debt incurred? 10/05/17 Po Box 82505 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.6 Dept Of Ed/582/nelnet Last 4 digits of account number 7125 \$6,741.00 Nonpriority Creditor's Name Attn: Claims/Bankruptcy Opened 11/14 Last Active Po Box 82505 When was the debt incurred? 10/05/17 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.7 Dept Of Ed/582/nelnet Last 4 digits of account number 6623 \$5,500.00 Nonpriority Creditor's Name Attn: Claims/Bankruptcy Opened 08/16 Last Active Po Box 82505 When was the debt incurred? 10/05/17 Lincoln, NE 68501 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Educational

Other. Specify

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Document Page 24 of 45 Debtor 1 Jose Rafael Vazquez, Jr Case number (if know) 4.8 Dept Of Ed/582/nelnet Last 4 digits of account number 7025 \$4.500.00 Nonpriority Creditor's Name Attn: Claims/Bankruptcy Opened 11/14 Last Active When was the debt incurred? 10/05/17 Po Box 82505 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.9 Dept Of Ed/582/nelnet Last 4 digits of account number 0623 \$4,406.00 Nonpriority Creditor's Name Attn: Claims/Bankruptcy Opened 07/17 Last Active Po Box 82505 When was the debt incurred? 10/05/17 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 Dept Of Ed/582/neInet \$4.187.00 2523 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn: Claims/Bankruptcv Opened 02/16 Last Active Po Box 82505 When was the debt incurred? 10/05/17 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans

debt

■ No

☐ Yes

report as priority claims

☐ Other. Specify

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

Educational

☐ Check if this claim is for a community

Is the claim subject to offset?

Debtor 1 Jose Rafael Vazquez, Jr

Document Page 25 of 45
Case number (if know)

Last 4 digits of account number	5525	\$3,
When was the debt incurred?	Opened 03/14 Last Active 10/05/17	
As of the date you file, the claim i	s: Check all that apply	
☐ Contingent		
<u> </u>		
<u> </u>		
•	l claim:	
■ Student loans		
☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
Debts to pension or profit-sharing	g plans, and other similar debts	
Other. Specify		
Educationa	I	
Last 4 digits of account number	0523	\$3,
When was the debt incurred?	Opened 07/17 Last Active 10/05/17	
As of the date you file, the claim i	s: Check all that apply	
•		
	l claim.	
	. oldiiii.	
☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
<u></u> ' ' '	g plans, and other similar debts	
Educationa		
Last 4 digits of account number	1024	\$1,
When was the debt incurred?	Opened 09/15 Last Active 10/05/17	
As of the date you file, the claim i	s: Check all that apply	
☐ Contingent		
☐ Disputed		
	d claim:	
Student loans		
	ration agreement or divorce that you did not	
report as priority claims  Debts to pension or profit-sharin		
	When was the debt incurred?  As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separeport as priority claims Debts to pension or profit-sharin Other. Specify Educationa  Last 4 digits of account number  When was the debt incurred? As of the date you file, the claim is Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separeport as priority claims Debts to pension or profit-sharin Debts to pension or profit-sharin Debts to pension or profit-sharin Cother. Specify Educationa  Last 4 digits of account number  When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Student loans	When was the debt incurred?  As of the date you file, the claim is: Check all that apply  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Educational  Last 4 digits of account number Opened 07/17 Last Active 10/05/17  As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Other. Specify Educational  Last 4 digits of account number Opened 09/15 Last Active 10/05/17  As of the date you file, the claim is: Check all that apply Cother. Specify Educational  Last 4 digits of account number Opened 09/15 Last Active 10/05/17  As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Disputed Type of NONPRIORITY unsecured claim: Disputed Type of NONPRIORITY unsecured claim:

Debtor	1 Jose Rafa	ael Vazquez, Jr	Document	Page 26	of 4 Case n	5 umber (if kno	ow)	
4.1	Julian Silva	ı	Last 4 digits of acco	ount number	3200			\$548,966.89
		5. Dee as & Dee LLP n Ave, 18th Fl	When was the debt	incurred?	8-17-	2017		
	Number Street	City State ZIp Code the debt? Check one.	As of the date you f	ile, the claim i	s: Check	all that apply	′	
	■ Debtor 1 onl		☐ Contingent					
	Debtor 2 onl	•	☐ Unliquidated					
			■ Disputed					
	Debtor 1 and	•	Type of NONPRIOR	ITY unsecured	l claim·			
		of the debtors and another	☐ Student loans	ii i uliseculec	ciaiiii.			
	debt	s claim is for a community bject to offset?			ration ag	reement or di	ivorce that you did not	
	_	bject to onset?	Debts to pension		a plana	and other aim	ilar dahta	
	■ No		•	•	• .		iliai debis	
	☐ Yes		Other. Specify	civil default	judgn	nent		-
4.1 5	South Shore		Last 4 digits of acco	ount number	5317			\$920.88
	PO BOX 102 Pembroke,	21	When was the debt	incurred?				-
	Number Street (	City State ZIp Code the debt? Check one.	As of the date you f	ile, the claim i	s: Check	all that apply	1	
	■ Debtor 1 onl		☐ Contingent					
	Debtor 2 onl	•	☐ Unliquidated					
	Debtor 1 and	·	☐ Disputed  Type of NONPRIOR	ITY unsecured	l claim·			
		of the debtors and another	☐ Student loans		· Olullii			
	debt	s claim is for a community bject to offset?	Obligations arising		ration ag	reement or d	vorce that you did not	
		bject to onser?	report as priority clair		، محمام م	and ather also	ilor dobto	
	■ No □ Yes		☐ Debts to pension☐ Other. Specify	or profit-snaring	g pians, a	and other sim	lilar debts	
			· · · ·					-
Part 3:		s to Be Notified About a Debt						
is tryi have i notifie	ng to collect fro more than one c ed for any debts	you have others to be notified about myou for a debt you owe to some reditor for any of the debts that you in Parts 1 or 2, do not fill out or some parts.	eone else, list the origi ou listed in Parts 1 or 2 submit this page.	nal creditor in	Parts 1	or 2, then lis	t the collection agenc	y here. Similarly, if you
Part 4:	Add the Ar	mounts for Each Type of Uns	ecured Claim					
	the amounts of of unsecured cla	certain types of unsecured claim im.	s. This information is fo	or statistical re	eporting	purposes or	nly. 28 U.S.C. §159. Ad	d the amounts for each
		<b>-</b>					Total Claim	
	6a. Total aims	Domestic support obligations			6a.	\$	0.00	_
from P		Taxes and certain other debts y	ou owe the governmen	ıt	6b.	\$	0.00	
	6c.	Claims for death or personal in	ury while you were into	oxicated	6c.	\$	0.00	_
	6d.	Other. Add all other priority unsec	cured claims. Write that a	mount here.	6d.	\$	0.00	-
	6e.	Total Priority. Add lines 6a through	gh 6d.		6e.	\$	0.00	_
	6f.	Student loans			6f.	\$	Total Claim 55,082.00	
	T . 4 . 1						· · · · · · · · · · · · · · · · · · ·	=

Official Form 106 E/F

Total claims from Part 2

Obligations arising out of a separation agreement or divorce that

6g.

0.00

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Debtor 1 Jose Rafael Vazquez, Jr

_	6h.	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 550,690.77
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 605,772.77

Official Form 106 E/F

Fill in this information to identify your case: Debtor 1 Jose Rafael Vazquez, Jr Middle Name Last Name First Name Debtor 2 Middle Name Last Name (Spouse if, filing) First Name United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS Case number (if known) ☐ Check if this is an amended filing

## Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the , Street, City, State and ZIP	e contract or lease Code	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	<u> </u>				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	J.,			2 0000	
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			<u> </u>
	City		State	ZIP Code	

		Docume	nt Page 29 d	of 45	
Fill in this	s information to identify your	case:			
Debtor 1	Jose Rafael Vazo	nuez .lr			
	First Name	Middle Name	Last Name		
Debtor 2	- \	ACT III AT			
(Spouse if, fil	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	DISTRICT OF MASSAC	HUSETTS		
Case num	her				
(if known)				☐ Check if this is an	
				amended filing	
O((; - ; -	L <b>C</b> 400LL				
	I Form 106H				
Sched	dule H: Your Cod	lebtors		12/1	15
our name	and number the entries in the and case number (if known you have any codebtors? (if	). Answer every question.	-	to this page. On the top of any Additional Pages, wri	te
■ No					
☐ Ye	S				
	thin the last 8 years, have yona, California, Idaho, Louisiana			ry? (Community property states and territories include ington, and Wisconsin.)	
■ No	. Go to line 3.				
☐ Ye	s. Did your spouse, former spo	ouse, or legal equivalent live	with you at the time?		
in lin Form	e 2 again as a codebtor only	if that person is a guarant	or or cosigner. Make	r if your spouse is filing with you. List the person sh sure you have listed the creditor on Schedule D (Off 06G). Use Schedule D, Schedule E/F, or Schedule G	ficial
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Column 2: The creditor to whom you owe the de Check all schedules that apply:	∍bt
3.1				☐ Schedule D, line	
0.1	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
J.2	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to identify your ca	ase:			
Del	otor 1 Jose Rafael	Vazquez, Jr			
	otor 2 use, if filing)				
Uni	ted States Bankruptcy Court for the	: DISTRICT OF MASS	ACHUSETTS		
(If kr	se number		-		
	fficial Form 106l			MM / DD/	YYYY
S	chedule I: Your Inc	ome			12/15
	t1: Describe Employment Fill in your employment information.		Debtor 1		2 or non-filing spouse
	If you have more than one job,		■ Employed	■ Empl	
	attach a separate page with information about additional	Employment status	☐ Not employed	·	employed
	employers.	Occupation	Team Lead		
	Include part-time, seasonal, or self-employed work.	Employer's name	Healthcare Financial Inc	McDon	alds
	Occupation may include student or homemaker, if it applies.				nthrop ST on, MA 02780
		How long employed t	here? <u>1 year</u>		11 mos
Par	t 2: Give Details About Mor	nthly Income			
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to report for any	line, write \$0 in the	space. Include your non-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information for all emplo	oyers for that perso	on on the lines below. If you need
				For Debtor 1	For Debtor 2 or

List monthly gross wages, salary, and commissions (before all payroll 2. deductions). If not paid monthly, calculate what the monthly wage would be.

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

non-			
\$	4,416.69	\$	2.
+\$_	0.00	+\$	3.
\$_	4,416.69	\$	4.
1	+\$_	4,416.69 \$ 0.00 +\$	\$ <b>4,416.69</b> \$ +\$ <b>0.00</b> +\$

Official Form 106I Schedule I: Your Income page 1

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Deb	tor 1	Jose Rafael Vazquez, Jr	-	(	Case	number (if known)	_				
					For	Debtor 1		For Donor-fi		2 or pouse	
	Сор	y line 4 here	4.		\$_	4,416.69		\$		161.03	_
5.	List	all payroll deductions:									
0.	5a.	Tax, Medicare, and Social Security deductions	5a	a	\$	759.07		\$		153.75	
	5b.	Mandatory contributions for retirement plans	5b		\$-	44.18		\$		0.00	_
	5c.	Voluntary contributions for retirement plans	50		<b>\$</b> -	0.00		\$		0.00	_
	5d.	Required repayments of retirement fund loans	50		\$	0.00		\$		0.00	_
	5e.	Insurance	5e	€.	\$	136.76		\$		0.00	_
	5f.	Domestic support obligations	5f.		\$	0.00		\$		0.00	-
	5g.	Union dues	59	g.	\$	0.00		\$		0.00	_
	5h.	Other deductions. Specify:	_ 5h	1.+	\$_	0.00	+	\$		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	940.01		\$		153.75	_
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	3,476.68		\$	1,	007.28	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	а.	\$	0.00		\$		0.00	
	8b.	Interest and dividends	8b		\$	0.00		\$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	<b>)</b> .	\$_	0.00		\$		0.00	_
	8d.	Unemployment compensation	80	d.	\$	0.00		\$		0.00	_
	8e.	Social Security	8e	€.	\$_	0.00		\$		0.00	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	_ 8f. _ 8g		\$_ \$	0.00		\$		0.00	_
	8h.	Other monthly income. Specify:		).+	\$	0.00	+	·		0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	Г	\$	0.00		\$		0.0	- 
10	0-1	sulate monthly income. Add line 7 , line 0	10	Φ.		2.470.00		4 00	7.00	Φ.	4 400 00
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	<b>\$</b> _		3,476.68 + \$		1,00	7.28	= \$ _	4,483.96
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	depe						hedule 11.		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							12.	\$	4,483.96
13.	Do	you expect an increase or decrease within the year after you file this form	?						·	Combi month	ned y income
		No.									
		Yes Explain:					_				

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Fill in this inform	nation to identify yo	ur case:					
Debtor 1  Debtor 2	Jose Rafael \	/azquez	, Jr				wing postpetition chapter
(Spouse, if filing)	alvernatory Court for the	DISTRI	CT OF MASSACHUSETTS		_	MM / DD / YYYY	the following date:
	nkruptcy Court for the.	ואוכוע	CT OF MASSACHUSETTS	<u> </u>	1	WIWI / DD / TTTT	
Case number (If known)							
Official F	orm 106J						
	e J: Your I						12/1
information. If		eded, atta	. If two married people ar ich another sheet to this i n.				
	scribe Your House	hold					
■ No. Go	o to line 2. oes Debtor 2 live i	n a separ	ate household?				
	No Yes. Debtor 2 mus	t file Offic	al Form 106J-2, <i>Expenses</i>	for Separate House	<i>hold</i> of Debt	or 2.	
2. Do you ha	ave dependents?	□ No					
Do not list Debtor 2.	Debtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
Do not sta dependen				Son		8	□ No ■ Yes
dependen	is names.						■ Yes □ No
							☐ Yes
							□ No □ Yes
							□ No
							☐ Yes
•	expenses include s of people other the	nan 🔳	No				
	and your depender		Yes				
Estimate your	of a date after the b	ur bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
	uch assistance and		government assistance in Cluded it on <i>Schedule I:</i> Y			Your exp	enses
	I or home ownersl and any rent for the		ses for your residence. In	nclude first mortgage	4. \$		1,250.00
If not incl	uded in line 4:						
4a. Rea	al estate taxes				4a. \$		0.00
	perty, homeowner's				4b. \$		0.00
	ne maintenance, re neowner's associati				4c. \$ 4d. \$		100.00 0.00
			oonlinium dues our residence, such as ho	me equity loans	4u. ֆ 5. \$	-	0.00

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Debtor 1	Jose Ra	fael Vazquez, Jr	Case num	ber (if knov	wn)
6. <b>Utili</b>	ties:				
6a.		, heat, natural gas	6a.	\$	500.00
6b.	Water, se	wer, garbage collection	6b.	\$	30.00
6c.	Telephon	e, cell phone, Internet, satellite, and cable services	6c.	\$	310.00
6d.	Other. Sp	· · · · · · · · · · · · · · · · · · ·	6d.	\$	0.00
. Foo		ekeeping supplies	7.	\$	600.00
		children's education costs	8.	\$	200.00
_		lry, and dry cleaning	9.	\$	130.00
	•	products and services	10.	· —	80.00
		ental expenses	11.	·	0.00
		Include gas, maintenance, bus or train fare.	11.	Ψ	0.00
		ar payments.	12.	\$	250.00
		clubs, recreation, newspapers, magazines, and b		\$	80.00
		tributions and religious donations	14.	\$	40.00
5. <b>Ins</b> u		and tenglous donations	17.	Ψ	40.00
		nsurance deducted from your pay or included in lines	4 or 20.		
	Life insura		15a.	\$	0.00
	Health ins		15b.		0.00
	Vehicle in		15c.	·	350.00
		urance. Specify: Renter's Insurance	15d.	·	50.00
		nclude taxes deducted from your pay or included in lin		·	30.00
Spe		icidae taxes deducted from your pay or incidaed in iiii	16.	\$	0.00
	·	ease payments:		· —	
		ents for Vehicle 1	17a.	\$	400.00
		ents for Vehicle 2	17b.	\$	275.00
	Other. Sp	ecify:	17c.	\$	0.00
	Other. Sp	-	17d.	·	0.00
		of alimony, maintenance, and support that you d		·	0.00
		your pay on line 5, Schedule I, Your Income (Office		\$	0.00
		s you make to support others who do not live with		\$	0.00
Spe			19.		
). <b>Oth</b>	er real prop	erty expenses not included in lines 4 or 5 of this f	orm or on Schedule I: Yo	our Incon	ne.
		s on other property	20a.		0.00
20b.	Real esta	te taxes	20b.	\$	0.00
20c.	Property,	homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintena	nce, repair, and upkeep expenses	20d.	\$	0.00
		ner's association or condominium dues	20e.	\$	0.00
	er: Specify:			+\$	0.00
					0.00
		monthly expenses			
		through 21.		\$	4,645.00
22b.	Copy line 2	22 (monthly expenses for Debtor 2), if any, from Official	al Form 106J-2	\$	_
22c.	Add line 22	a and 22b. The result is your monthly expenses.		\$	4,645.00
		, , ,			-,
		monthly net income.		•	
		12 (your combined monthly income) from Schedule I.			4,483.96
23b.	Copy you	r monthly expenses from line 22c above.	23b.	-\$	4,645.00
220	Subtract :	your monthly expenses from your monthly income			
23C.		your monthly expenses from your monthly income. t is your <i>monthly net income</i> .	23c.	\$	-161.04
		,			
		an increase or decrease in your expenses within t			
		ou expect to finish paying for your car loan within the year or terms of your mortgage?	do you expect your mortgage	payment to	o increase or decrease because of a
_		terms or your mortgage?			
■ N	lo.				
ΠY	'es.	Explain here:			

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Fill in this inf	ormation to identify your	case:			
Debtor 1					
Debtor 1	Jose Rafael Vazq	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	DISTRICT OF MASSA	CHUSETTS		
Case number					
(if known)					Check if this is an amended filing
	orm 106Dec				
Declara	ation About a	ın Individua	l Debtor's Sc	hedules	12/15
s	Sign Below	,			
Did you	pay or agree to pay some	one who is NOT an atto	rney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes	s. Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
				Dodardion	, and eighdune (einour reini 110)
	enalty of perjury, I declare are true and correct.	that I have read the sun	nmary and schedules file	d with this declaration	on and
X /s/ J	ose Rafael Vazquez, Jr	ı	X		
	Rafael Vazquez, Jr		Signature of	Debtor 2	
Signa	ature of Debtor 1				
Date	October 31, 2017		Date		

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H	l in this inform	nation to identify you	r case:			
De	ebtor 1	Jose Rafael Vaz	quez, Jr	Last Name		
De	ebtor 2	riist Name	Middle Name	Last Name		
(Sp	ouse if, filing)	First Name	Middle Name	Last Name		
Ur	ited States Bar	nkruptcy Court for the:	DISTRICT OF MASSACH	IUSETTS		
Ca	se number _					
(if k	(nown)				_	Check if this is an amended filing
						amended ming
$\bigcirc$	fficial For	rm 107				
			Affairs for Individ	duals Filing for E	Bankruptcy	4/16
Be info	as complete a	nd accurate as possi	ible. If two married people a attach a separate sheet to	are filing together, both are	equally responsible for su y additional pages, write yo	
	<u> </u>	,	arital Status and Where You	Lived Before		
				LIVER BEIOIC		
1.	what is your	current marital statu	15 ?			
	■ Married					
		ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	□ No					
	Yes. List	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	٧.	
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there
	58 Marble Bronx, NY	Hill Ave, C22 10463	From-To: <b>09/2009 - 10/2</b>	☐ Same as Debtor 016	1	☐ Same as Debtor 1 From-To:
	tes and territorion  ■ No □ Yes. Ma	es include Arizona, Ca	lifornia, Idaho, Louisiana, Ne hedule H: Your Codebtors (Of	vada, New Mexico, Puerto R	nity property state or territorico, Texas, Washington and V	
4.	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part		endar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$42,730.85	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Page 36 of 45 Case number (if known) Debtor 1 Jose Rafael Vazquez, Jr

	Debtor 1 Sources of income	Gross income	Debtor 2 Sources of income	Gross income
	Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips	\$44,368.80	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips	\$38,093.53	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
<ul> <li>Did you receive any other inconclude income regardless of whand other public benefit paymen winnings. If you are filing a joint List each source and the gross in No</li> <li>Yes. Fill in the details.</li> </ul>	ether that income is taxable. Exits; pensions; rental income; intelease and you have income that	amples of other income are a rest; dividends; money collec you received together, list it o	alimony; child support; Socia sted from lawsuits; royalties; only once under Debtor 1.	
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Part 3: List Certain Payments Y	ou Made Before You Filed for	Bankruptcy		
6. Are either Debtor 1's or Debto	r 2's debts primarily consume	r debts?		
No. Neither Debtor 1 no	or <b>Debtor 2 has primarily consu</b> or a personal, family, or househo	umer debts. Consumer debt	s are defined in 11 U.S.C. §	101(8) as "incurred by an
During the 90 days b  No. Go to lin	efore you filed for bankruptcy, di e 7.	id you pay any creditor a tota	al of \$6,425* or more?	
paid that not inclu	w each creditor to whom you pai creditor. Do not include paymer de payments to an attorney for ti ent on 4/01/19 and every 3 year	nts for domestic support obliq his bankruptcy case.	gations, such as child suppo	rt and alimony. Also, do
_	2 or both have primarily consu		or after the date of adjusting	ent.
	efore you filed for bankruptcy, di		al of \$600 or more?	
☐ No. Go to lin	e 7.			
include p	w each creditor to whom you pai payments for domestic support o for this bankruptcy case.			
Creditor's Name and Address	Dates of payme	ent Total amount	Amount you Was th	is payment for

Del	btor 1	Jose Rafael Vazquez, Jr	Document	Page 37 of 45	se number ( <i>if known</i> )		
7.	Inside of whi	n 1 year before you filed for bankrupt ors include your relatives; any general pa ch you are an officer, director, person in ness you operate as a sole proprietor.	artners; relatives of any go n control, or owner of 20%	eneral partners; partne or more of their votin	erships of which yog g securities; and a	ou are a genera ny managing a	al partner; corporations agent, including one for
	_	No ⁄ es. List all payments to an insider.					
	Insid	er's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
3.	inside Includ	e payments on debts guaranteed or cos		ayments or transfer a	any property on a	ccount of a d	ebt that benefited an
	_	No /es. List all payments to an insider					
		er's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
	Edw	in Perez		\$0.04	\$0.00	transferre shares, pe	d ownership, ercentages, ss, and copyrights
		cations, and contract disputes.  No  Yes. Fill in the details.					
	Case		Nature of the case	Court or agency		Status of th	ne case
	Julia Cofr	an Silva et al. v. Jose Vasquez esi et al. -CV-3200-CM	federal civil suit	USDC, Souther NY 500 Pearl St New York, NY		☐ Pending ☐ On appe	eal
10.	Check	n 1 year before you filed for bankrupt call that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below.	• • • •	perty repossessed, f	oreclosed, garnis	shed, attached	d, seized, or levied?
	Cred	itor Name and Address	Describe the Propert		Date		Value of the property
11.	accou	n 90 days before you filed for bankru unts or refuse to make a payment bed No Yes. Fill in the details.	cause you owed a debt?	ncluding a bank or fi			amounts from your
	Cred	itor Name and Address	Describe the action t	he creditor took	Date taker	action was า	Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

Page 38 of 45 Document Debtor 1 Jose Rafael Vazquez, Jr Case number (if known) Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of transferred or transfer was Address payment **Email or website address** made Person Who Made the Payment, if Not You William C. Parks Attorney Fees and filing fee \$1,300.00 100 State St, Suite 900 Boston, MA 02109

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☐ Yes. Fill in the details.

Person Who Was Paid **Address** 

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

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Case number (if known) Document Debtor 1 Jose Rafael Vazquez, Jr

	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No Yes. Fill in the details.								
	Person Who Received Transfer Address	Description and value of property transferred		payme	ibe any property or ents received or debts n exchange	Date transfer was made			
	Person's relationship to you								
	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-prote No ☐ Yes. Fill in the details.		y property to a s	self-settle	d trust or similar device o	of which you are a			
	Name of trust	Description and v	value of the prope	orty trans	forred	Date Transfer was			
	Name of trust	Description and v	ande of the prop	city trains	incireu	made			
Par	18: List of Certain Financial Accounts, Instr	uments, Safe Deposit	Boxes, and Sto	rage Unit	S				
	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association No  Yes. Fill in the details.	other financial accour	nts; certificates o	of deposi		, ,			
		Last 4 digits of Type of acco instrument		unt or Date account was closed, sold, moved, or transferred		Last balance before closing or transfer			
	Wells Fargo	XXXX- □ Checking □ Savings □ Money Mark □ Brokerage □ Other_		2/17 - closing balance was negative		\$0.00			
	Do you now have, or did you have within 1 ye cash, or other valuables?  No Yes. Fill in the details.	ar before you filed for	bankruptcy, any	/ safe dep	posit box or other deposi	tory for securities,			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)		Address (Number, Street, City,		the contents	Do you still have it?			
22.	Have you stored property in a storage unit or	•	home within 1 y	ear befor	e you filed for bankruptc	y?			
	■ No □ Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe <sup>•</sup>	the contents	Do you still have it?			

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Debtor 1 Jose Rafael Vazquez, Jr

Pa	t 9: Identify Property You Hold or Control for	Someone Else				
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.					
	□ No					
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value		
	Riverdale Motor Corp. 5989 Broadway New York, NY 10034	2 Worcester Unit 1 Taunton, MA 02780	2 cars	\$8,000.00		
Pa	t 10: Give Details About Environmental Informa	ation				
For	the purpose of Part 10, the following definitions	apply:				
•	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous of toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.  Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or use					
	to own, operate, or utilize it, including disposal	sites.				
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic	substance,		
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of whe	n they occurred.			
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	e under or in violation of an environm	ental law?		
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any release of hazardous material?					
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Pai	t 11: Give Details About Your Business or Con	nections to Any Business				
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation					

Deb	tor 1 Jose Rafael Vazquez, Jr	Document Page 41 of 49	<b>5</b> se number (	if known)
	■ No. None of the above applies. Go to	Part 12.		
	■ Yes. Check all that apply above and fil	I in the details below for each business.		
	Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business  Name of accountant or bookkeeper	Do not in	r Identification number clude Social Security number or ITIN.
	Orquesta SCC, Inc.	entertainment	EIN:	siness existed 46-3542526
			From-To	2012 to present
	Salsa Dura Entertainment LLC	entertainment	EIN:	
			From-To	
	■ No □ Yes. Fill in the details below. Name Address	Date Issued		
Par	(Number, Street, City, State and ZIP Code)  12: Sign Below			
I have are to with 18 U	e read the answers on this Statement of Fir rue and correct. I understand that making a a bankruptcy case can result in fines up to .S.C. §§ 152, 1341, 1519, and 3571. Jose Rafael Vazquez, Jr e Rafael Vazquez, Jr	false statement, concealing property, or o	btaining mo	oney or property by fraud in connection
Sig	nature of Debtor 1			
Date	October 31, 2017	Date		
Did y ■ N	ou attach additional pages to Your Statem	ent of Financial Affairs for Individuals Filin	g for Bankr	uptcy (Official Form 107)?

■ No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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			-	
Fill in this infor	rmation to identify you	r case:		
Debtor 1	Jose Rafael Vaz	quez, Jr		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF M.	ASSACHUSETTS	
Case number				
(ii kilowii)				☐ Check if this is an amended filing
	nt of Intention		viduals Filing Under Chapte	er 7 12/15
	dividual filing under ch ve claims secured by y	•	il out this form it:	
you have least	sed personal property is form with the court ever is earlier, unless	and the lease has r	not expired. r you file your bankruptcy petition or by the date se ne time for cause. You must also send copies to the	
	eople are filing togeth	er in a joint case, b	oth are equally responsible for supplying correct in	formation. Both debtors must
	and accurate as poss your name and case n		s needed, attach a separate sheet to this form. On	the top of any additional pages,
Part 1: List Y	our Creditors Who Ha	ve Secured Claims		
		Part 1 of Schedule [	D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
information b	pelow. reditor and the property	that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	
Description of	f		☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property			Retain the property and [explain]:	
securing debt	t:			_
Creditor's			☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	
Description of	f		Retain the property and enter into a	☐ Yes
property	ı		Reaffirmation Agreement.  Retain the property and [explain]:	
securing debt	t:			_
Creditor's			☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	
Description of	f		Retain the property and enter into a Reaffirmation Agreement.	Yes

Official Form 108

Creditor's

Description of property

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 $\square$  Surrender the property.

☐ Retain the property and [explain]:

☐ No

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Debtor	Jose Rafael Vazquez, Jr	Case number (if known)	
prope	pription of	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	☐ Yes
in the in	unexpired personal property lease that you list formation below. Do not list real estate leases.	tees ted in Schedule G: Executory Contracts and Unexpired . Unexpired leases are leases that are still in effect; the e if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Describ	be your unexpired personal property leases		Will the lease be assumed?
	s name: vtion of leased y:		□ No □ Yes
	s name: ition of leased y:		□ No
	s name: tion of leased y:		□ No □ Yes
	s name: vtion of leased y:		□ No □ Yes
	s name: ition of leased y:		□ No □ Yes
	s name: tion of leased y:		□ No □ Yes
	s name: tion of leased y:		□ No
	•	d my intention about any property of my estate that sec	
		v	
Jo	/ Jose Rafael Vazquez, Jr ose Rafael Vazquez, Jr gnature of Debtor 1	Signature of Debtor 2	
Da	ate October 31, 2017	Date	

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## United States Bankruptcy Court District of Massachusetts

		District of Massachusetts			
In re	Jose Rafael Vazquez, Jr		Case No.		
		Debtor(s)	Chapter	7	
	VERIFICATION OF CREDITOR MATRIX				
he ab	ove-named Debtor hereby verifies	s that the attached list of creditors is true and corr	ect to the best	of his/her knowledge.	
Date:	October 31, 2017	/s/ Jose Rafael Vazquez, Jr			
		Jose Rafael Vazquez, Jr			

Signature of Debtor

American Broadcast Emp 7 Front St # 11 Rockville Centre, NY 11570

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Dept Of Ed/582/nelnet Attn: Claims/Bankruptcy Po Box 82505 Lincoln, NE 68501

Julian Silva C/O Peter C. Dee Mavronicolas & Dee LLP 415 Madison Ave, 18th Fl New York, NY 10017

South Shore Hospital PO BOX 1021 Pembroke, MA 02359